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/Michael Chen/

Michael Chen

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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|---------------------|-----------------------------|------------------|------|
| Application No. | : 10/657,456 | Confirmation No. | 9809 |
| Applicant | : Michael Hattersley et al. | | |
| Filing Date | : September 08, 2003 | | |
| TC/A.U. | : 3691 | | |
| Examiner | : Shrestha, Bijendra K. | | |
| Attorney Docket No. | : GP-03-01 | | |
| Customer No. | : 30349 | | |

Title: **METHOD AND SYSTEM FOR UNDERWRITING AND SERVICING
FINANCIAL ACCOUNTS**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION MAILED JULY 09, 2007

Sir:

In response to the Office Action Non Final mailed on July 09, 2007, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page **2** of this paper.

Remarks/Arguments begin on page **6** of this paper.